

Certificate Number: 15317-PAW-DE-031976338

Bankruptcy Case Number: 18-23388



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 2, 2018, at 5:26 o'clock PM PST, Ryan M Sant completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: December 2, 2018 By: /s/Eric Reyes

Name: Eric Reyes

Title: Certified Counselor